

Search Report

STIC Database Tracking Number

To: Natalie Pass

Location: KNOX 05 A41

Art Unit: 3686 Date: 09/02/09

Case Serial Number: 09/921,654

From: Paul Obiniyi Location: FIC3600

KNX 04 B68/ Rm04 B71 Phone: (571) 272-27734 paul.obiniyi@uspto.gov

Search Notes

Dear Examiner Pass:

Please find attached the results of your search for the above-referenced case. The search was conducted in the template files.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Paul



| I. | POTENTIAL REFERENCES OF INTEREST | 3 |
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I. Potential References of Interest

A. Dialog

```
21/3.K/18
           (Item 7 from file: 149)
DIALOG(R)File 149: TGG Health&Wellness DB(SM)
(c) 2009 Gale/Cengage, All rights reserved.
01428147 SUPPLIER NUMBER: 14343074 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New office technology lets you get more done faster. (office automation for
 physician's clinic) (includes related articles on how a new computer
 system helped two surgeons; how to choose a computer-system
 vendor)(Coping with Tougher Times, part 2)
Murray, Dennis
Medical Economics, v70, n15, p51(7)
August 9,
1993
PUBLICATION FORMAT: Magazine/Journal ISSN: 0025-7206 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract TARGET AUDIENCE: Academic; Professional
WORD COUNT: 3034 LINE COUNT: 00290
     in two weeks or less. By adding a modem to your computer, you can
begin transmitting claims
right away, perhaps over one of your office's existing
phone lines (see page 54).
    "Five...
...edits claims and flags areas where data are missing, so that the staff
can make corrections before
transmitting the claims to the
insurer."
    Contact your major insurers for a list of vendors approved to handle
31/3,K/7 (Item 6 from file: 15)
DIALOG(R) File 15: ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rights reserved.
01584940 02-35929
The check really is in the mail
Jordan, Sharon; Jewart, Tom
Nursing Homes v47n2 PP: 48-49 Feb 1998
ISSN: 1061-4753 JRNL CODE: NHS
WORD COUNT: 1397
...TEXT: Sound incredible? In Arkansas, that kind of rapid claims
processing is a reality. An electronic medical
claims processing system -- instituted by Electronic
Data Systems (EDS) and the Arkansas Department of Human Services...
...in the same day, if they've been rejected because of missing information
```

or an error on the claims form that

```
can be corrected immediately. That's because when a provider makes a submission, the claim is edited by...Medical Services, and Tom Jewart is Director, Electronic Data Systems (EDS), the fiscal agent for
```

medical claims processing in Arkansas. The AEVCS system is part of a larger program for which the...

31/3,K/12 (Item 2 from file: 810) DIALOG(R) File 810: Business Wire

(c) 1999 Business Wire . All rights reserved.

0935580 BW0077

REALMED: RealMed Announces Pilot Results; Real-time Claim Resolution Gets High Marks

November 09, 1998

Byline: Business Editors, Health/Medical Writers

...announcement in that regard in the near term," said Peterson.

Background

The RealMed Network resolves healthcare cl aims at the provider's

office before the patient leaves. The patient and physician or staff...

...it is especially significant for the industry that 99.96% of our claims are error-free," Peterson explained.

"The 69 second average elapsed time includes claim times that clearly skew our...of Rheumatology Associates, in Indianapolis, Ind.

"The eligibility check does eliminate a lot of unnecessary

claims. If the patient is not eligible, it means you don't have to

send the claim to the...Gillespie Accounts Manager, 87-1463

(317) 7

Fishers Immediate Care Center, Indianapolis, Ind.

RealMed Corporation, a healthcare claims&I

t;/B> resolution company, provides the nation's first on-the-spot, computerized claim resolution and payment system. The RealMed Network is designed to re-engineer and

streamline both the medical claims and the payment processing systems used throughout the trillion-dollar U.S. healthcare industry, while...

4/3.K/3 (Item 1 from file: 997)

DIALOG(R) File 997: Newsroom 2000-2003 (c) 2009 Dialog. All rights reserved.

0615080661 164G2GSN

CMS reports home health claims processing problem Anonymous

Anonymous Healthcare Financial Management, v57, n4, p11

Tuesday, April 1, 2003

JOURNAL CODE: AJAZ LANGUAGE: English RECORD TYPE: Fulltext DOCUMENT TYPE: Trade Journal ISSN: 0735-0732 WORD COUNT: 217

...restore the removed supply service lines so these will be reflected in home health PPS claims data. RHHIs and CMS will notify providers when this error is corrected.

Copyright Healthcare Financial Management Association Apr 2003

4/3,K/4 (Item 2 from file: 997) DIALOG(R)File 997: Newsroom 2000-2003 (c) 2009 Dialog. All rights reserved.

0350016974 15MWOJLF
Insurance Design Administrators (IDA) Contracts With OASYS To Enhance
Automation-Leading New Jersey TPA To Implement OASYS Patented Automated
Transaction Processing (ATP) Application Into Existing Workflow
Internet Wire
Tuesday, November 6, 2001
JOURNAL CODE: ALMV LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Newswire
WORD COUNT: 683

TEXT:

...emulates and automates the human logical decision process in workflows such as provider matching, pended claim error correction, system updates, eligibility determination, and medical review. Additionally, it provides automated application to application services such as claims re-pricing and...

4/3,K/6 (Item 4 from file: 997) DIALOG(R)File 997: Newsroom 2000-2003 (c) 2009 Dialog. All rights reserved.

0234016531 15EN0J4L
OASYS Automates Claims Repricing Capitalizes On Network Broker Relationship
For PPO Network Access
INTERNET WIRE
Tuesday, March 27, 2001
JOURNAL CODE: ALMV LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Newswire
WORD COLINT: 641

...workflows. Within the health care market, ATP actually emulates the human logical decision process, including error correction, system updates, eligibility determination, medical review and claims repricing on a claims payer's existing system, creating very significant increases in speed and.

```
(c) 2009 Gale/Cengage. All rights reserved.
12634973 SUPPLIER NUMBER: 65159559 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New Products & Services.(Product Announcement)
Health Management Technology, 21, 9, 66
Sept. 2000
DOCUMENT TYPE: Product Announcement
                                         ISSN: 1074-4770 LANGUAGE:
           RECORD TYPE: Fulltext: Abstract
WORD COUNT: 1547 LINE COUNT: 00136
    net
    Circle 178
    Electronic Claims Processing
    Medi.com is an applications services provider of electronic
claims processing services for the
healthcare industry. The service provides instant
error notification allowing
corrections to be made online before a
claim is submitted. It also interfaces with all payors,
allows online viewing of a claim's...
4/3,K/10 (Item 3 from file: 148)
DIALOG(R) File 148: Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rights reserved.
          SUPPLIER NUMBER: 16669229 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Alphabetical listings: how to use the 1995 Health Management Technology
 market directory issue.
Health Management Technology, v16, n3, p14(64)
Feb 15, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 66155 LINE COUNT: 05980
```

II. Inventor Search Results from Dialog

receivables. CAMS provides electronic media claims submissions for healthcare institutions, patient account

CAMS) is designed to accelerate cash flow and reduce account

prebilling edit failure/intermediary rejections, automated remittance and

t/3,k/all

ACCESS...

29/3,K/1 (Item 1 from file: 349) DIALOG(R)FIle 349: PCT FULLTEXT (c) 2009 WIPO/Thomson. All rights reserved.

allowance posting and customized reports.

folder tracking, prebilling error correction, online correction of

4/3,K/9 (Item 2 from file: 148)

DIALOG(R) File 148: Gale Group Trade & Industry DB

```
00879866 **Image available**
PRACTICE MANAGEMENT AND BILLING AUTOMATION SYSTEM
SYSTEME DE GESTION DES CABINETS MEDICAUX ET DE PRODUCTION AUTOMATIQUE DES
   NOTES D'HONORAIRES
Patent Applicant/Assignee:
 ATHENAHEALTH INC. One Moody Street, Waltham, MA 02154, US, US (Residence)
   , US (Nationality)
Inventor(s):
 AMAR Anshul, 471 Vanderbilt Avenue, Apt. 4D. Brooklyn,
  NY 11238, US.
 STONE Steve, 10 Addison Street, Arlington, MA 02476,
 PARK Todd, 25 Crescent Street #641, Waltham, MA 02453, US.
 PARK Ed. 1199 Whitney Avenue No.
  310, Hamden, CT 06517, US,
Legal Representative:
 BIANCO John V (agent), Testa, Hurwitz & Thibeault, LLP, High Street
  Tower, 125 High Street, Boston, MA 02110, US.
Patent and Priority Information (Country, Number, Date):
 Patent:
                 WO 200213047 A2-A3 20020214 (WO 0213047)
 Application:
                  WO 2001US24595 20010803 (PCT/WO US0124595)
 Priority Application: US 2000223235 20000804
 (EP) AT BE CHICY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 11596
Inventor(s):
 AMAR Anshul...
```

...STONE Steve...

PARK Ed

Patent Applicant/Inventor: Fulltext Availability: Detailed Description Claims

English Abstract

...by a patient to the medical practice. Prior to using the information to create a claim, the medical practice management server automatically and repeatedly interacts with the information to ensure correct information by ...

Detailed Description

... medical professional typically has to sift through numerous claim acknowledgement reports to determine if the claim has reached its correct destination.

This is a time-intensive, manual process that can be inundated with human error...The rules database 66 includes insuranceSompany rules that define the appropriate format and content of clinical and claim information that the payor server 18 processes In one embodiment, the rules are subdivided into...no human intervention. Examples of these transactions include, without limitation, claim submittals, claim receipt acknowledgements, claim status checks, patient eligibility determinations.

```
authorization and referral requests and grants, and remittance advice. 
For example, a predetermined...done prior to the submission of an 
insurance claim to enable later submissions of more 
accurate claims (e.g., flawless
```

claims) to the payor (step 326). Alternatively, this can be done during

...searches the insurance plans to create apolicyworklistforthemedicalprovider(step357). Moreover, theworkflowprocessingengine 55 copies all of the claims associated with that patient to create a claim workist (step 358). This WO 02/13047 PCT/US01/24595 16 performing these tasks, any...advanced claim entry form 732 shown in Fig. 78. The medical care provider uses the claim entry screen to complete a patient charge entry for the particular patient who had just checked out of the...

...management system 5. Also referring to Fig. 3F, when the medical care provider completes the **claim** entry form, the **medical** care provider submits the claim entry form to the server 14.

[00951 Additionally, once the medical care provider starts to receive payments for the **claims**, the **medical** practice management server 14 applies these payments against the associated charges. More specifically, the workflow ...illustrates an exemplary claim entry s'ereen 700. The claim entry screen 700 includes a **patient claim** information section 704, a procedure section 708, a hint section 712, and a non-claim resulting button 716. In one embodiment, the **patient claim** information section 704 includes information such as the claim post date field 704a, a

Claim

referring

- ... transmitting an error message denoting an error to the medical practice.
- 5 The method of claim 3 wherein the correctin action comprises correcting at least one of 9 a typographical error, a formatting error, and...
- ...with the payor server further comprises at least one of claim submittals, claim receipt acknowledgenients, claim status checks, patient eligibility determinations, authorization and referral requests and grants., and remittance advice.
- 15 A medical practice...

.

III. Text Search Results from Dialog

A. Full-Text Databases

show files

```
File 348: FUROPEAN PATENTS 1978-200935
     (c) 2009 European Patent Office
File 349: PCT FULLTEXT 1979-2009/UB=20090827|UT=20090709
     (c) 2009 WIPO/Thomson
File 15: ABI/Inform(R) 1971-2009/Aug 31
     (c) 2009 ProQuest Info&Learning
File 9: Business & Industry (R) Jul/1994-2009/Aug 31
     (c) 2009 Gale/Cengage
File 610: Business Wire 1999-2009/Sep 01
     (c) 2009 Business Wire.
File 810: Business Wire 1986-1999/ Feb 28
     (c) 1999 Business Wire
File 275: Gale Group Computer DB(TM) 1983-2009/Aug 03
     (c) 2009 Gale/Cengage
File 624: McGraw-Hill Publications 1985-2009/Sep 01
     (c) 2009 McGraw-Hill Co. Inc.
File 621: Gale Group New Prod. Annou. (R) 1985-2009/Jul 24
     (c) 2009 Gale/Cengage
File 636: Gale Group Newsletter DB(TM) 1987-2009/Aug 07
     (c) 2009 Gale/Cengage
File 613: PR Newswire 1999-2009/Aug 31
     (c) 2009 PR Newswire Association Inc
File 813: PR Newswire 1987-1999/Apr 30
     (c) 1999 PR Newswire Association Inc
File 16: Gale Group PROMT(R) 1990-2009/Aug 07
     (c) 2009 Gale/Cengage
File 160: Gale Group PROMT(R) 1972-1989
     (c) 1999 The Gale Group
File 634: San Jose Mercury Jun 1985-2009/Aug 29
     (c) 2009 San Jose Mercury News
File 148: Gale Group Trade & Industry DB 1976-2009/Aug 13
     (c) 2009 Gale/Cengage
File 20: Dialog Global Reporter 1997-2009/Aug 31
     (c) 2009 Dialog
File 256: TecTrends 1982-2009/Aug W5
     (c) 2009 Info. Sources Inc. All rights res.
File 625: American Banker Publications 1981-2008/Jun 26
     (c) 2008 American Banker
File 637: Journal of Commerce 1986-2009/Oct 07
     (c) 2009 UBM Global Trade
File 635: Business Dateline(R) 1985-2009/Aug 31
     (c) 2009 ProQuest Info&Learning
File 570: Gale Group MARS(R) 1984-2009/Aug 06
     (c) 2009 Gale/Cengage
File 47: Gale Group Magazine DB(TM) 1959-2009/Aug 19
     (c) 2009 Gale/Cengage
File 268: Banking Info Source 1981-2009/Aug W4
     (c) 2009 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
     (c) 2008 Bond Buyer
File 267: Finance & Banking Newsletters 2008/Sep 29
```

(c) 2008 Dialog
File 608:MCT Information Svc. 1992-2009/Sep 01
(c) 2009 MCT Information Svc.

?ds

- Set Items Description
- S1 114952 (CORRECT? OR RIGHT? OR ACCURA?? OR ERRORLESS OR (ERROR? ? OR MISTAKE? ?)(2N)FREE OR (CORRECT? OR RIGHT? OR ACCURA?? OR ERRORLESS OR (ERROR? ? OR MISTAKE?)(2N)FREE)(3N)(CLAIM? ? OR NOTICE? ?(3W)(LOSS OR PAYMENT? ? OR REQUEST? ?))
- 52 59106 (COMPLETED OR FINISHED OR FINISH OR COMPLETE OR FILL OR FI-LLED)(5N)(CLAIM?? OR NOTICE??(3W)(LOSS OR PAYMENT?? OR RE-QUEST??))
- S3 2100 (S1:S2)(3N)(SUBMITTING OR SUBMIT OR SEND OR SENDING OR TR-ANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PA-SSING OR TRANSMIT OR TRANSMITTING)
- S4 160598 (DEFECT?? OR FLAW?? OR ERROR OR FAULT?? OR FAIL??? OR INRE-GULAR??? OR IMPERFECT??? OR DAMAG???)(3N)(CLAIM? ? OR NOTICE? ?(3W)(LOSS OR PAYMENT? ? OR REQUEST? ?))
- S5 5073 S4(7N)(CORRECT? OR RIGHT? OR ACCURA?? OR ERRORLESS OR (ERR-OR? ? OR MISTAKE? 9/(2N)FREE OR (CORRECT? OR RIGHT? OR ACCURA-?? OR ERRORLESS OR (ERROR? ? OR MISTAKE? ?)(2N)FREE)
- S6 12314 (INSURER?? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY OR GUARANT?R? ?)(3N) (CLAIM?? OR NOTICE??)(3W)(LOSS OR PACH MENT?? OR REQUEST?? OR EXPECTATION?? OR EXPECT?? OR FIL???
- S7 98 S6(7N)(SERVER? ? OR TERMINAL? ? OR COMPUTER? ? OR MINICOM-PUTER? ? OR MICHOCOMPUTER? ? OR MAINFRAME? ? OR MAIN()FRAMES -OR (MINI OR MICRO OR SUPER!)(COMPUTER? ?)
- S8 468 S6(7N)(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR WORKS-TATION?? OR STATION?? OR LAPTOP? 2 OR NOTEROOK? ?)
- S9 1846608 (MULTIPLE OR MANY OR SEVERAL OR PLURAL??? OR VARIOUS OR MU-LTI)(3N)(STRATEG? OR TRAD??? OR RULES?? OR REGULATION? ? OR -POLICY OR POLICES OR PLAN?)
- S10 818879 (SATISF? OR CONFORM' OR COMPLY OR COMPLIANCE OR SUFFIC? OR CORRECT? OR REMED??? OR FULFIL?)(3N)(STRATEG? OR THAD??? OR R-ULFIL?)(3N)(STRATEG? OR THAD??? OR R-ULFIL?)(3N)(STRATEG? OR THAD?)? OR POLICY OR POLICES OR PLAN?)
- 811 845691 (INSURER?? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY OR GUARANT?R? ?)(3N) (STRATEG? OR TRAD??? OR RULES?? OR REG-ULATION?? OR POLICY OR POLICES OR PLAN?)
- S12 142665 (MEDICAL OR HEALTHCARE OR HEALTH() CARE OR PATIENT OR CLINI-C?)(3N)CLAIM? ? OR NOTICE? ?(3W)(LOSS OR PAYMENT? ? OR REQUE-ST? ?)
- S13 20448 AU= (AMAR, A? OR AMAR A? OR AMAR(2N)A? OR STONE, S? OR STONE S? OR STONE(2N)S? OR PARK, E? OR PARK E? OR PARK(2N)E? OR P-ARK, T? OR PARK T? OR PARK(2N)T?)
- S14 38 S3(10N)S4
- S15 35 S3(7N)S5
- S16 90 S7(7N)S8
- S17 142665 (S9:S12)(7N)S12
- S18 70 S17(3N)S5 S19 40 S17(3N)S3
- S19 40 S17(3N)S3 S20 12 S15 NOT PY> 2000
- S21 59 S16 NOT PY> 2000
- S22 0 S21(7N)(S4:S5)
- S23 0 S21(7N)(S1:S2)
- S24 2 S21(7N)S12
- S25 0 S21(10N)(S1:S2)

```
S26 32 S18 NOT PY> 2000
S27 9 S19 NOT PY> 2000
S28 41 S13 AND (S1:S2)
S29 1 S28 AND S12
S30 0 S20(10N)S12
S31 41 S26 OR S27
```

t s24/3,k/all

24/3,K/1 (Item 1 from file: 16)
DIALOG(R) File 16: Gale Group PROMT(R)
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01917513 Supplier Number: 42443843 (USE FORMAT 7 FOR FULLTEXT)
Chasing medical markets: INDUSTRY WILL SEE GROWTH PROPELLED BY IMAGING
Computer Reseller News, p31
Oct 15, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 548

... centers on the health-care market. "They generate and move paper and data such as **insurance claims** and **medical files**"

In a recent study by Computer-World's database division, Framingham, Mass., figures show there are about 900 to 1,000...

24/3,K/2 (Item 1 from file: 635)
DIALOG(R)File 635: Business Dateline(R)
(c) 2009 ProQuest Info&Learning. All rights reserved.

0106140 89-30033 Clinics Reach Out to World of Computers Bellinghausen, Pat The Billings Gazette (Billings, MT, US), V105 N110 sD p7 PUBL DATE: 890820 WORD COUNT: 637 DATELINE: Billings, MT, US

TEXT:

...clinic began doing all its accounting in-house.

Jones estimated that about half of all **insurance** claims filed through the clinic are filed by **computer**.

"It does work extremely well. It's very cost-efficient. (Insurance)

? t/3,k/all

31/3,K/1 (Item 1 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2009 WIPO/Thomson. All rights reserved.

00512759 **Image available**

POINT OF SERVICE THIRD PARTY FINANCIAL MANAGEMENT VEHICLE FOR THE HEALTHCARE INDUSTRY

SUPPORT DE GESTION FINANCIERE POUR LES PAIEMENTS PARTAGES AVEC DES TIERS AU POINT DE SERVICE DANS LE SECTEUR DES SOINS DE SANTE

Patent Applicant/Assignee:

ONEHEALTHBANK COM INC.

Inventor(s):

BOYER Dean F.

HAMMERSLA W Edward III.

Patent and Priority Information (Country, Number, Date):

Patent: WO 9944111 A2 19990902

WO 99US4209 19990225 (PCT/WO US9904209) Application: Priority Application: US 9831968 19980227

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR

NE SN TD TG

Publication Language: English Fulltext Word Count: 11281

Fulltext Availability: Detailed Description

Detailed Description

... medical problem.

This step is optional and is not required for auto adjudication of the patient's claim. However, it is

beneficial

for satisfaction of both the healthcare provider's and...percentage of claims will not be able to be auto-adjudicated.

For those claims, the healthcare provider 12 may monitor the

- 25 progress of those claims that must be manually adjudicated...

...phone lines.

Generally, there are many conventional ways for the healthcare provider to generate the healthcare transaction or

claim for adjudication. The

healthcare provider 12 may have

practice administration software of the type described in the background of the application which includes claim data entry

and submission through a claims processor. Typically,

healthcare provider 12 fills out the claim on a paper

form such

as the HCFA 1500...

```
... adjudicated and a
 settlement transaction is transmitted to the Healthcare
 Provider
 At step 214, the claim submitted by the
 healthcare
 provider 12 is adjudicated and either a request for more
 information or an Adjudicated Settlement...
```

31/3, K/2 (Item 1 from file: 15)

WORD COUNT: 20614

```
DIALOG(R) File 15: ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rights reserved.
02114912 67233360
Nachfrist Was 1st? Thinking globally and acting locally: Considering time
extension principles of the U.N. convention on contracts for the
international sale of goods in ...
Duncan, John C Jr
Brigham Young University Law Review v2000n4 PP: 1363-1411 2000
ISSN: 0360-151X JRNL CODE: BYU
```

...TEXT: problems in determining whether such nonpayment causes substantial impairment of the whole contract. A Nachfrist notice could require payment due on a particular date, with nonpayment by that date being considered substantial impairment of...any remedy for breach of contract. However, the buyer is not deprived thereby of any right he may have to claim damages for delay in performance.

CISG, supra note 1, art. 47. Article 63 provides a similar...Under Article 47(2) and 63(2), the aggrieved party is not deprived of the right to claim damages caused by the delay in performance, even if additional time is extended through the Nachfrist...Schadbach, supra note 19, at 350 (suggesting Nachfrist would change the current UCC provisions for notice of termination and

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31/3,K/3 (Item 2 from file: 15)
DIALOG(R) File 15: ABI/Inform(R)
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requests for adequate assurances). Neither the notice of termination under 2-309(3) nor the notice...

01914419 05-65411 Market Source Anonymous Health Management Technology v20n10 PP: 60-64 Nov 1999 ISSN: 1074-4770 JRNL CODE: CIH WORD COUNT: 2271

...TEXT: the 997 Functional Acknowledgement, which is the electronic report generated by Medicare each time a healthcare provider submits electronic claims for payment. The 997 is much more than a simple receipt-it provides feedback about the accuracy of each claim. For example, if a

claim contains a coding error, the 997 lists the problem, allowing staff to correct and resubmit problem claims almost immediately...for healthcare information exchange, which together will automatically interpret and translate medical procedures into any medical claims coding format or method required by the claims payer.-CitX Corp.

31/3,K/4 (Item 3 from file: 15) DIALOG(R)File 15: ABI/Inform(R)

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01822002 04-72993

Don't tell juries about statutory damage caps: The merits of nondisclosure Kang, Michael ${\bf S}$

University of Chicago Law Review v66n2 PP: 469-493 Spring 1999 ISSN: 0041-9494 JRNL CODE: UCL

ISSN: 0041-9494 JRNL CODE: UCI

WORD COUNT: 12271

...TEXT: J Contemp L 217 (1995); Stephen K. Meyer, Comment, The California Statutory Cap on Noneconomic **Damages** in

Medical Malpractice Claims:

Implications on the Right to a Trial by Jury, 32 Santa

Clara L Rev 1197 (1992); Marco de Sa...

31/3,K/5 (Item 4 from file: 15) DIALOG(R)File 15: ABI/Inform(R)

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01764726 04-15717

The insurance refund request: A legal analysis

Rollman, Sarah O

Healthcare Financial Management v52n12 PP: 52-54 Dec 1998

ISSN: 0735-0732 JRNL CODE: HFM

WORD COUNT: 2182

...TEXT: because of the mistaken payment, cannot have induced the mistaken payment, and cannot have had notice of the mistaken payment. In These conditions mean that the healthcare provider was an innocent third party in that...that led to the overpayment, says simply that the provider should submit an accurate claim. Submitting an inaccurate claim essentially is making a misrepresentation. A misrepresentation, whether intentional or negligent, constitutes.

...refund the payment because the provider had had no part in inducing the mistaken payment.

Notice of the mistaken payment.

Finally, the provider cannot have known (had notice) before receiving payment that the insurer was not

obligated to pay the mistaken or inaccurate claim. For example...

...a claim, such as that the claim form is missing necessary information or that the medical necessity of a claim

has not been evaluated. Because the insurer knows (or should know) that it cannot fully...

```
31/3,K/6 (Item 5 from file: 15)
DIALOG(R) File 15: ABI/Inform(R)
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01657725 03-08715

Calling off the bounty hunters: Discrediting the use of alleged anti-kickback violations to support civil false claims actions Phelps, Lisa Michelle Vanderbilt Law Review v51n4 PP: 1003-1047 May 1998

ISSN: 0042-2533 JRNL CODE: AVLR

WORD COUNT: 21062

...TEXT: the False Claims Act is used expansively to protect the government from paying on fraudulent claims. Further, health care fraud, undeniably, is a

tremendous problem, and the government needs effective tools to combat this

...fraud to a wider range of contractor conduct").

45. Qui Tam Plaintiffs Often Arguing False Claims

Violation, Attorney Says, Health Care

Daily (BNA) (June 12, 1996). The same critics concede, however, that these actions are surviving...784, 787 (S.D. Miss, 1980) (finding no inference of fraud from mere submission of claim for necessary

medical services even when plaintiff alleged physiciandefendant had submitted claims when no medical license was properly filed with the state). 144.

See United States ex rel. Weinberger v...

31/3,K/7 (Item 6 from file: 15) DIALOG(R) File 15: ABI/Inform(R)

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01584940 02-35929 The check really is in the mail

Jordan, Sharon: Jewart, Tom Nursing Homes v47n2 PP: 48-49 Feb 1998

ISSN: 1061-4753 JBNI CODE: NHS

WORD COUNT: 1397

...TEXT: Sound incredible? In Arkansas, that kind of rapid claims

processing is a reality. An electronic medical claims processing system -- instituted by Electronic

Data Systems (EDS) and the Arkansas Department of Human Services...

...in the same day, if they've been rejected because of missing information or an error on the claims form that

can be corrected immediately. That's because when a

provider makes a submission, the claim is edited by...Medical Services, and Tom Jewart is Director, Electronic Data Systems (EDS), the fiscal agent for

medical claims processing in Arkansas. The AEVCS system is part of a larger program for which the...

31/3.K/8 (Item 7 from file: 15) DIALOG(R) File 15: ABI/Inform(R) (c) 2009 ProQuest Info&Learning. All rights reserved.

00747713 93-96934 Managing P/C health care costs Hatherley, James A Best's Review (Life/Health) v94n4 PP: 47-49 Aug 1993 ISSN: 0005-9706 JRNL CODE: BIH

...TEXT: which can control medical costs without sacrificing quality care. Seventy percent of incoming workers' compensation claims involve medical care only. Programs and procedures that reduce bills to the appropriate charges or that target...or discovered through litigation, leaving no opportunity to control or influence medical costs or other damages. Even when a claim is promptly reported, the claimant has the right to pursue the level of medical care consistent with the injuries, subject only to a ...

...accumulated allows an insurer to develop a disposition strategy.

Because damages arising from general liability claims are fault-based, medical costs become part of the overall damages and are adjusted and paid when the case...

31/3,K/9 (Item 8 from file: 15) DIALOG(R) File 15: ABI/Inform(R)

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00736196 93-85417

WORD COUNT: 1975

Renewal commissions and other income items as gifts to charity at death Leimberg, Stephan R; Huber, Melvyn Jay Journal of the American Society of CLU & ChFC v47n4 PP: 80-96 Jul

1002

ISSN: 0742-9517 JRNL CODE: CLU

WORD COUNT: 14967

...TEXT: common types of IRD are compensation, investment income, and sales proceeds. Other common examples are damage claims, alimony arrears, medical reimbursement rights, and trust or estate income distributed to a beneficiary after the beneficiary's death.

31/3.K/10 (Item 9 from file: 15) DIALOG(R) File 15: ABI/Inform(R) (c) 2009 ProQuest Info&Learning. All rights reserved.

00717820 93-67041 Managing P/C health care costs Hatherly, James A Best's Review (Prop/Casualty) v94n2 PP: 47-49+ Jun 1993

ISSN: 0161-7745 JBNI CODE: BIP

WORD COUNT: 1994

```
...TEXT: which can control medical costs without sacrificing quality care. Seventy percent of incoming workers' compensation claims involve medical care only. Programs and procedures that reduce bills to the appropriate charges or that target...or discovered through littlation, leaving no opportunity to control or influence medical costs or other damages. Even when a claim is promptly reported, the claimant has the right to pursue the level of medical care consistent with the injuries, subject only to a...
```

...accumulated allows an insurer to develop a disposition strategy.

Because damages arising from general liability claims are fault-based, medical costs become part of the overall damages and are adjusted and paid when the case...

31/3,K/12 (Item 2 from file: 810) DIALOG(R) File 810: Business Wire (c) 1999 Business Wire . All rights reserved.

0935580 BW0077

REALMED: RealMed Announces Pilot Results; Real-time Claim Resolution Gets

November 09, 1998

Byline: Business Editors, Health/Medical Writers

 \dots announcement in that regard in the near term," said Peterson.

Background
The RealMed Network resolves healthcare cl

aims at the provider's

office before the patient leaves. The patient and physician or staff...

...it is especially significant for the industry that 99.96% of our claims are error-free," Peterson explained

"The 69 second average elapsed time includes claim times that clearly skew our...of Rheumatology Associates, in Indianapolis, Ind.

"The eligibility check does eliminate a lot of unnecessary claims. If the patient is not eligible, it means you don't have to

send the claim to the...Gillespie Accounts Manager, 87-1463 Fishers Immediate Care

Center, Indianapolis, Ind.
RealMed Corporation, a healthcare claims&I

1.//B> resolution company, provides the nation's first on-the-spot, computerized claim resolution and payment system. The RealMed Network is designed to re-engineer and streamline both the medical claims and the payment processing systems

used throughout the trillion-dollar U.S. healthcare industry, while...

(317) 7

```
31/3,K/13 (Item 1 from file: 275)
DIALOG(R) File 275: Gale Group Computer DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.
02349970
            SUPPLIER NUMBER: 57594849 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Market Source.
Health Management Technology, 20, 10, 60
Nov. 1999
ISSN: 1074-4770
                    LANGUAGE: English
                                          RECORD TYPE: Fulltext
WORD COUNT: 1903 LINE COUNT: 00175
    the 997 Functional Acknowledgement, which is the electronic report
generated by Medicare each time a healthcare provider
submits electronic claims for payment. The 997 is much
more than a simple receipt-it provides feedback about the
accuracy of each claim. For example, if a
claim contains a coding error, the
997 lists the problem, allowing staff to correct and resubmit problem
claims almost immediately...
...for healthcare information exchange, which together will automatically
interpret and translate medical procedures into any
```

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31/3.K/14 (Item 2 from file: 275)
DIALOG(R) File 275: Gale Group Computer DB(TM)
(c) 2009 Gale/Cengage, All rights reserved.
02162326 SUPPLIER NUMBER: 20426469 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Obstacles to ubiquity: EDI's slow acceptance, (electronic data interchange
 in the health care industry) (includes related articles on Blue Cross
 Blue Shield of Massachusetts' use of EDI, on a social worker's use of
 InStream's Therapist Helper electronic commerce software, and on EDI
terminology) (Technology Information)
Cupito, Mary Carmen
Health Management Technology, v19, n4, p30(5)
March, 1998
ISSN: 1074-4770
                    LANGUAGE: English
                                          RECORD TYPE: Fulltext: Abstract
WORD COUNT: 3867 LINE COUNT: 00314
    users who are less sophisticated have a higher percentage of
expenses."
    Historically, EDI systems in health care focused
on claims payment. They worked in one direction, from provider to payer.
Almost...will enable business partners to share information electronically.
    But the adoption of EDI in health care
claims processing remains low. Weinberger and other
members of clearinghouses are betting that when health organizations...use
the systems free interactive telephone system. They use touch-tone phones
to electronically submit claims, verify
patient eligibility for the company's indemnity and
```

medical claims coding format or method required by the claims payer.--CitX Corp. For more information circle managed care plans, request and verify referrals and...

...payments, keep his schedule and record patient information.

He was interested when payers began sending

notices with payments encouraging him

to inquire about electronic billing. But when he did, he says, "they all...

byte for sending a data file over a network.

UB92: A standard for electronic hospital claims

developed by the Health Care

Financing Administration.

VAN: value-added network. A computer system that uses electronic mailboxes to store...

31/3,K/16 (Item 1 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
(c) 2009 Gale/Cengage, All rights reserved.

01766989 Supplier Number: 53335051 (USE FORMAT 007 FOR FULLTEXT)
RealMed Announces Medicare and Medicaid Anti-Fraud Initiative.
Business Wire. p.1391

Dec 2, 1998

Language: English Record Type: Fulltext Document Type: Newswire: Trade

Word Count: 541

... an ATM machine. The PIN number prevents a physician, clerk, or criminal syndicate from filling claims without the patient's review and helps decrease illegitimate claims and unlawful claim items from being added to...

...recently completed Pilot program in Indianapolis, 99.96% of RealMed's claims were received error-**free** by the payer, in real-time.

RealMed's e-commerce solution also protects the healthcare...

...are built into the RealMed system to operate in all instances when RealMed resolves a **healthcare claim**.

For more information, go to www.realmed.com.

RealMed Corporation, based in Indianapolis, Ind. is a

healthcare claims resolution company

that provides the nation's first on-the-spot, computerized claim resolution and payment system. The RealMed Network is designed to re-engineer and streamline both the medical claims

and the payment processing systems used throughout the trillion-dollar U.S. healthcare industry, while...

nealthcare industry, while...

31/3,K/18 (Item 2 from file: 636)
DIALOG(R) File 636: Gale Group Newsletter DB(TM)
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01939307 Supplier Number: 43418874 (USE FORMAT 7 FOR FULLTEXT)
Why ANSI Is Antsy To Develop On-Line Processing Standards
Automated Medical Payments News, pN/A
Nov. 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 786

... out to define the type of data processing code needed for switching an on-line healthcare transaction. Unlike batch claims processing, on-line claims processing requires providers and payers to

exchange...

...needed because current payer billing information demands are producing on-line electronic claims processing gridlock.

Healthcare insurance companies are notorious for

demanding that providers submit the same electronic claim form, but...

...or their interpretation of the ANSI code. In Florida, for instance, the average physician sends claims to nearly 200 healthcare payers annually. Yet it is not uncommon for each insurance company to have its own...
... the same electronic claim form to all payers, but one insurance company

may demand the **claim** contain detailed

medical procedure coding, while another payer may
request a different provider identification number.

"If every payer...

...national on-line networks using common data processing standards. Already a number of major electronic claims processors, including the Health Care Financing Administration, the National Electronic Information Corp. and the Blue Cross and Blue Shield Association

31/3,K/19 (Item 1 from file: 16) DIALOG(R) File 16: Gale Group PROMT(R) (c) 2009 Gale/Cengage. All rights reserved.

06675724 Supplier Number: 55879347 (USE FORMAT 7 FOR FULLTEXT)
Enforcements.
Insurance Accounting, v10, n37, p1
Sept 27, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter: Trade

... to put corrective measures in place to avoid future violations.

Total Fines: \$2 600

United Healthcare Failed to pay claims promptly and agree to put corrective measures in place to avoid future violations.

Total Fines: \$1.700

Excellus Failed to pay...

Word Count: 751

31/3,K/20 (Item 2 from file: 16) DIALOG(R)File 16: Gale Group PROMT(R) (c) 2009 Gale/Cengage. All rights reserved.

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06107758 Supplier Number: 53690912 (USE FORMAT 7 FOR FULLTEXT)
Banks overcome most euro hiccups.
European Banker, pNA
Feb. 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 702
(USE FORMAT 7 FOR FULLTEXT)
ABSTRACT:
```

TEXT:

...offices outside Germany, creating a bottleneck in Frankfurt. SWIFT, the financial messaging system, had to send its members a notice clarifying how payment orders should be filled out because of confusion created by errors in payments orders. The other big issue for...

31/3,K/21 (Item 3 from file: 16) DIALOG(R) File 16: Gale Group PROMT(R) (c) 2009 Gale/Cengage. All rights reserved.

05983109 Supplier Number: 53335051 (USE FORMAT 7 FOR FULLTEXT) RealMed Announces Medicare and Medicaid Anti-Fraud Initiative. Business Wire, p1391 Dec 2 1998 Language: English Record Type: Fulltext

Document Type: Newswire; Trade Word Count: 541

an ATM machine. The PIN number prevents a physician, clerk, or criminal syndicate from filing claims without the patient's review and helps decrease illegitimate claims and unlawful claim items from being added to ...

...recently completed Pilot program in Indianapolis, 99,96% of RealMed's claims were received error-free by the payer, in real-time.)

RealMed's e-commerce solution also protects the healthcare...

... are built into the RealMed system to operate in all instances when RealMed resolves a healthcare claim. For more information, go to www.realmed.com.

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that provides the nation's first on-the-spot, computerized claim resolution and payment system. The RealMed Network is designed to re-engineer and streamline both the medical claims

and the payment processing systems used throughout the trillion-dollar U.S. healthcare industry, while...

31/3,K/22 (Item 1 from file: 148) DIALOG(R) File 148: Gale Group Trade & Industry DB (c) 2009 Gale/Cengage. All rights reserved.

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11501558
           SUPPLIER NUMBER: 57594849 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Market Source.
Health Management Technology, 20, 10, 60
Nov. 1999
ISSN: 1074-4770
                  LANGUAGE: English
                                          RECORD TYPE: Fulltext
WORD COUNT: 1903 LINE COUNT: 00175
    the 997 Functional Acknowledgement, which is the electronic report
generated by Medicare each time a healthcare provider
submits electronic claims for payment. The 997 is much
more than a simple receipt-it provides feedback about the
accuracy of each claim. For example, if a
claim contains a coding error, the
997 lists the problem, allowing staff to correct and resubmit problem
claims almost immediately...
...for healthcare information exchange, which together will automatically
interpret and translate medical procedures into any
medical claims coding format or
method required by the claims payer .-- CitX Corp.
   For more information circle
```

```
DIALOG(R)File 148: Gale Group Trade & Industry DB
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10711396 SUPPLIER NUMBER: 53450270 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The insurance refund request: a legal analysis.
Rollman, Sarah O.
Healthcare Financial Management, 52, 12, 52(3)
Dec., 1998
ISSN: 0735-0732 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2144 LINE COUNT: 00173
... because of the mistaken payment, cannot have induced the mistaken
```

payment, and cannot have had **notice** of the mistaken **payment**.(n) These conditions mean that the healthcare provider was an innocent third party in that...

...that led to the overpayment, says simply that the provider should submit

...tnat led to the overpayment, says simply that the provider should submit an accurate claim. **Submitting** an inaccurate claim essentially is making a misrepresentation. A misrepresentation, whether intentional or negligent, constitutes...refund the payment because the provider had had no part in inducing the mistaken payment.

Notice of the mistaken payment.

Finally, the provider cannot have known (had notice)
before receiving payment that the insurer was not
obligated to pay the mistaken or inaccurate claim. For example...

(Item 2 from file: 148)

congated to pay the mistaken or maccurate claim. For example...

...a claim, such as that the claim form is missing necessary information or
that the medical necessity of a claim

that the medical necessity of a claim has not been evaluated. Because the insurer knows (or should know) that it cannot fully...

31/3,K/25 (Item 4 from file: 148) DIALOG(R)File 148: Gale Group Trade & Industry DB

31/3.K/23

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SUPPLIER NUMBER: 20426469 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Obstacles to ubiquity: EDI's slow acceptance, (electronic data interchange
 in the health care industry) (includes related articles on Blue Cross
 Blue Shield of Massachusetts' use of EDI, on a social worker's use of
 InStream's Therapist Helper electronic commerce software, and on EDI
 terminology) (Technology Information)
Cupito, Mary Carmen
Health Management Technology, v19, n4, p30(5)
March, 1998
ISSN: 1074-4770
                    LANGUAGE: English
                                          RECORD TYPE: Fulltext: Abstract
WORD COUNT: 3867 LINE COUNT: 00314
... users who are less sophisticated have a higher percentage of
expenses."
   Historically, EDI systems in health care focused
on claims payment. They worked in one direction, from provider to payer.
Almost...will enable business partners to share information electronically.
    But the adoption of EDI in health care
claims processing remains low. Weinberger and other
members of clearinghouses are betting that when health organizations...use
the systems free interactive telephone system. They use touch-tone phones
to electronically submit claims, verify
patient eligibility for the company's indemnity and
managed care plans, request and verify referrals and...
...payments, keep his schedule and record patient information.
   He was interested when payers began sending
notices with payments encouraging him
to inquire about electronic billing. But when he did, he says, "they all...
byte for sending a data file over a network.
   UB92: A standard for electronic hospital claims
developed by the Health Care
Financing Administration.
```

VAN: value-added network. A computer system that uses electronic

DIALOG(R)File 148: Gale Group Trade & Industry DB (c) 2009 Gale/Cengage. All rights reserved.

707221179 SUPPLIER NUMBER: 15068645 (USE FORMAT 7 OR 9 FOR FULL TEXT) 1994 market directory issue: more than 600 information technology company listings. (vendors of health technology-related products and services, organizations and events) (Directory) Health Management Technology, v15, n3, p14(113) Feb 15, 1994

DCUMENT TYPE: Directory LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT 69033 LINE COUNT: 06228

... Market a turnkey system to provide practice management and managed

31/3.K/26 (Item 5 from file: 148)

mailboxes to store...

care functions including electronic claims submission, appointment scheduling, medical records. Report writer, billing, financial, referral, interface for hospital HIS.

Quick Notes...150 provider groups in nine states use EZ-CAP, EZ-CAP processes HMO patient claims and encounters, treatment authorizations, validates patient eligibility and benefits, calculates capitation payments, writes checks and produces...Spotcheck Elec. Verification System Primary Application: Electronic Download, Editing and Submission of all healthcare claims to all payers Hardware/Operating System: PC-based, LAN, DOS

all payers Hardware/Operating System: PC-based, LAN, DOS 5.0 or higher StellarNet designs, develops, implements and supports software and

electronic data interchange services for submitting healthcare claims, workers' compensation claims and reports to all payers and reviewers. ...Application: integrated hospital information systems, laboratory & radiology systems, natient care, natient accounting pharmary, medical records

systems, patient care, patient accounting, pharmacy, medical records, electronic claims processing, EDI, elicibility verification

Hardware/Operating System: Stratus XA/R Continuous Processing Systems, with FTX (industry-standard...

31/3,K/27 (Item 6 from file: 148) DIALOG(R)File 148: Gale Group Trade & Industry DB (c) 2009 Gale/Cengage. All rights reserved.

06711705 SUPPLIER NUMBER: 14361805 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Managing P/C health care costs. (property/casualty)
Hatherley, James A.
Best's Review - Life-Health Insurance Edition, v94, n4, p47(3)
August, 1993
ISSN: 0005-9706 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2125 LINE COUNT: 00180

... which can control medical costs without sacrificing quality care. Seventy percent of incoming workers' compensation claims involve medical care only. Programs and procedures that reduce bills to the appropriate charges or that target...or discovered through litigation, leaving no opportunity to control or influence medical costs or other damages. Even when a claim is promptly reported, the claimant has the right to pursue the level of medical care consistent with the injuries, subject only to a...

...accumulated allows an insurer to develop a disposition strategy.

Because damages arising from general liability

claims are fault-based, medical costs

become part of the overall damages and are adjusted and paid when the case

31/3,K/28 (Item 7 from file: 148) DIALOG(R)File 148: Gale Group Trade & Industry DB (c) 2009 Gale/Cengage. All rights reserved.

```
06486740 SUPPLIER NUMBER: 13855790 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Managing P/C health care costs. (property and casualty)
Hatherley, James A.
Best's Review - Property-Casualty Insurance Edition, v94, n2, p47(3)
June, 1993
ISSN: 0161-7745
                    LANGUAGE: ENGLISH
                                             RECORD TYPE: FULLTEXT: ABSTRACT
WORD COUNT: 2160 LINE COUNT: 00183
     which can control medical costs without sacrificing quality care.
Seventy percent of incoming workers' compensation claims
involve medical care only. Programs and procedures that
reduce bills to the appropriate charges or that target...or discovered
through litigation, leaving no opportunity to control or influence medical
costs or other damages. Even when a
claim is promptly reported, the claimant has the
right to pursue the level of medical care consistent
with the injuries, subject only to a ...
...accumulated allows an insurer to develop a disposition strategy.
    Because damages arising from general liability
claims are fault-based, medical costs
become part of the overall damages and are adjusted and paid when the case
31/3.K/29 (Item 8 from file: 148)
DIALOG(R) File 148: Gale Group Trade & Industry DB
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05084389
            SUPPLIER NUMBER: 09312446 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Credit balances can trip up a provider's accounting.
Rode, Dan
Healthcare Financial Management, v45, n1, p90(2)
Jan 1991
                                           BECORD TYPE: FULLTEXT
ISSN: 0735-0732 LANGUAGE: ENGLISH
WORD COUNT: 1169 LINE COUNT: 00123
     response to a U.S. Senate investigation of revenue recovery firms,
HFMA noted that a patient bill or
claim was covered by a professional obligation stated in
the HFMA Code of Ethics, "Striving for...
...eliminate the problem, but much of the information providers receive
does not allow providers and claims payers to process
error-free claims.
At the least, patient accounting departments should
establish a procedure and schedule for addressing credit balances, taking
care to
31/3,K/30 (Item 9 from file: 148)
```

DIALOG(R) File 148: Gale Group Trade & Industry DB

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04506617 SUPPLIER NUMBER: 08329023 (USE FORMAT 7 OR 9 FOR FULL TEXT) Applying the brakes to medical casualty costs. Gots, Ronald E.

Best's Review - Property-Casualty Insurance Edition, v90, n10, p50(3)

Feb. 1990 ISSN: 0161-7745 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT WORD COUNT: 2481 LINE COUNT: 00209

... relatively ineffective claims approaches to combat these new pressures, thereby exacerbating the situation.

The independent medical examination, one such

claims approach, is a tool of occasional but limited value. It is...

...accident, justifying endless care for what was, at most, a minimal and transient aggravation. Thus, medical claims in the casualty settings are often ill-founded

from the start because the condition was...of clinical practice, a field foreign to most IME physicians.

LOOKING FOR ANSWERS

The casualty medical claims

industry is besieged by market forces which have institutionalized wasteful medical claims practices that lead to premium increases. Increased use of IME physicians is clearly not a...

insured event.
RONALD E. GOTS, M.D., Ph.D., a previous contributor, is president of
Medical Claims Review Services.

Bethesda, Md.

31/3,K/31 (Item 1 from file: 20) DIALOG(R)File 20: Dialog Global Reporter (c) 2009 Dialog. All rights reserved.

10479956 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Insurance pays off for skier
CANBERRA TIMES, CT ed., p12
April 10, 2000
JOURNAL CODE: WCTS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 372

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... company was no longer the insurer dealing with the matter. The staff said they would pass the completed
/ B& claim forms and medical certificate to the correct company.

There was confusion each time she telephoned the new company...

31/3,K/35 (Item 5 from file: 20) DIALOG(R) File 20: Dialog Global Reporter (c) 2009 Dialog. All rights reserved.

03630165 (USE FORMAT 7 OR 9 FOR FULLTEXT)
RealMed Announces Medicare and Medicaid Anti-Fraud Initiative
BUSINESS WIRE
December 02, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNTY-569

(USE FORMAT 7 OR 9 FOR FULLTEXT)

```
an ATM machine. The PIN number prevents a physician, clerk, or
criminal syndicate from filing claims without the
patient 's review and helps decrease illegitimate claims
and unlawful claim items from being added to ...
... recently completed Pilot program in Indianapolis, 99.96% of RealMed's
claims were received error-free by the payer, in
real-time.)
   RealMed's e-commerce solution also protects the healthcare...
... are built into the RealMed system to operate in all instances when
RealMed resolves a healthcare claim.
For more information, go to www.realmed.com.
   RealMed Corporation, based in Indianapolis, Ind. is a
healthcare claims resolution company
that provides the nation's first on-the-spot, computerized claim resolution
and payment system. The RealMed Network is designed to re-engineer and
streamline both the medical claims
and the payment processing systems used throughout the trillion-dollar U.S.
healthcare industry, while...
31/3,K/36 (Item 6 from file: 20)
DIALOG(R) File 20: Dialog Global Reporter
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01212975 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Texas' MedQuest Helps Physicians Cure IIIs of Insurance Claims, Billing
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (FORT WORTH STAR-TELEGRAM, TEXAS
March 23, 1998 14:9
JOURNAL CODE: KFWS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 872
(USE FORMAT 7 OR 9 FOR FULLTEXT)
... his motto -- "Accuracy, Accuracy, Accuracy," -- haunts the hallways
where people and machines sort endless insurance claims
forms for medical procedures
   Williams estimates that insurers kick back about 4 percent to 5...
...what those doctors do," Millar says.
   Healthfirst also employs a certified medical coder to handle
claims for the practice's specialists, which include
ear-nose-throat and ob-gvn.
   "That's
...s a premium on getting it right the first time, she says.
   More and more medical claims are
filed electronically, which holds the promise of faster payment. But the
same rules of...
```

must be paid within 45 days. EIC3600 SEARCH RESULTS

Error-free claims

... The 1997 Legislature passed statutes that spell out how long insurers

Berven says that in his experience, "all these companies...

can take to reimburse medical providers.

```
DIALOG(R) File 625: American Banker Publications
(c) 2008 American Banker. All rights reserved.
0242279
Enforcements
Insurance Accountant - September 27, 1999; Pg. 1; Vol. 10, No. 37
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT:
TEXT:
...to put corrective measures
in place to avoid future violations.
  Total Fines: $2,600
  United Healthcare
  Failed to pay claims promptly and
agree to put corrective measures
in place to avoid future violations.
   Total Fines: $1,700
   Excellus
  Failed to pay...
31/3,K/39 (Item 1 from file: 47)
DIALOG(R) File 47: Gale Group Magazine DB(TM)
(c) 2009 Gale/Cengage. All rights reserved.
            SUPPLIER NUMBER: 70368452 (USE FORMAT 7 OR 9 FOR FULL TEXT)
06006549
Interlibrary Loan and Resource Sharing Products: An Overview of Current
 Features and Functionality.
Jackson, Marv E.
Library Technology Reports, 36, 6, 1
Nov. 2000
ISSN: 0024-2586 LANGUAGE: English
                                           BECORD TYPE: Fulltext
WORD COUNT: 80775 LINE COUNT: 06653
     generated. Staff indication of supply, on hold, rejected, or
unfilled requests automatically generates appropriate notices.
Notices may be either printed or sent
electronically. Lending requests can be printed in a locally defined...
... The request, on receipt, is associated with the primary ILL processing
unit. If the request needs to be routed to an
alternative ILL processing unit within the operating environment, the ILL
...in the form and manner desired by the customer. Customizable first and
second overdue notices are produced when desired. Items
to be returned are updated in Clio using a barcode scanner...
```

...customer may choose to notify patrons by mail or another method.

Clio prints overdue notices for patrons, but the
next release will include the capability of e-mailing overdue notices to...

31/3,K/37 (Item 1 from file: 625)

IV. Text Search Results from Dialog II

show files

- File 8: Ei Compendex (R) 1884-2009/Aug W4 (c) 2009 Elsevier Eng. Info. Inc. File 14: Mechanical and Transport Engineer Abstract 1966-2009/Aug (c) 2009 CSA. File 6:NTIS 1964-2009/Sep W2 (c) 2009 NTIS, Intl Covraht All Rights Res File 34: SciSearch (R) Cited Ref Sci 1990-2009/Aug W4 (c) 2009 The Thomson Corp. File 434: SciSearch(R) Cited Ref Sci 1974-1989/Dec (c) 2006 The Thomson Corp File 7: Social SciSearch(R) 1972-2009/Aug W4 (c) 2009 The Thomson Corp File 625: American Banker Publications 1981-2008/Jun 26 (c) 2008 American Banker File 637: Journal of Commerce 1986-2009/Oct 08 (c) 2009 UBM Global Trade File 169: Insurance Periodicals 1984-1999/Nov 15 (c) 1999 NILS Publishing Co. File 130: PHIND(Daily & Current) 2009/Sep 01 (c) 2009 Informa UK Ltd File 455: Drug News & Perspectives 1992-2005/Aug (c) 2005 Prous Science File 74: Int. Pharm. Abs 1970-2009/Jun B1 (c) 2009 The Thomson Corporation File 42: Pharm. News Index 1974-2009/Aug W1 (c) 2009 ProQuest Info&Learning
- (c) 2009 Froquest Imakearining
 File 149:TGG Health&Wellness DB(SM) 1976-2009/Aug W1
 (c) 2009 Gale/Cengage
- File 444:New England Journal of Med. 1985-2009/Aug W4

(c) 2009 Mass. Med. Soc.

- File 5: Biosis Previews(R) 1926-2009/Aug W5
- (c) 2009 The Thomson Corporation File 73:EMBASE 1974-2009/Aug 31
- (c) 2009 Elsevier B.V.
- File 155: MEDLINE(R) 1950-2009/Aug 31
 - (c) format only 2009 Dialog

? ds

- Set Items Description
- \$1 4556 (CORRECT? OR RIGHT? OR ACCURA?? OR ERRORLESS OR (ERROR? ? OR MISTAKE? ?)(2N)FREE OR (CORRECT? OR RIGHT? OR ACCURA?? OR ERRORLESS OR (ERROR? ? OR MISTAKE?)(2N)FREE)(3N)(CLAIM? ? OR NOTICE? ?(3W)(LOSS OR PAYMENT? ? OR REQUEST? ?))
- S2 1350 (COMPLETED OR FINISHED OR FINISH OR COMPLÉTE OR FILL OR FI-LLED) (SIN) (CLAIM? ? OR NOTICE? ?(3W) (LOSS OR PAYMENT? ? OR RE-OUFST? ?!)
- 65 (\$1:52)(3N)(SUBMITTING OR SUBMIT OR SEND OR SENDING OR TR-ANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PA-SSING OR TRANSMIT OR TRANSMITTING)
- S4 6823 (DEFECT?? OR FLAW?? OR ERROR OR FAULT?? OR FAIL??? OR IRRE-

- GULAR ??? OR IMPERFECT ??? OR DAMAG ???) (3N) (CLAIM? ? OR NOTICE? ?(3W)(LOSS OR PAYMENT? ? OR REQUEST? ?))
- S5 143 S4(7N)(CORRECT? OR RIGHT? OR ACCURA?? OR ERRORLESS OR (ERR-OR? ? OR MISTAKE? ?)(2N) FREE OR (CORRECT? OR RIGHT? OR ACCURA-?? OR ERRORLESS OR (ERROR? ? OR MISTAKE? ?)(2N)FREE))
- 749 (INSURER? ? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY S6 OR GUARANT?R? ?)(3N) (CLAIM? ? OR NOTICE? ?)(3W)(LOSS OR PAY-MENT? ? OR REQUEST? ? OR EXPECTATION? ? OR EXPECT?? OR FIL???
- 2 S6(7N)(SERVER? ? OR TERMINAL? ? OR COMPUTER? ? OR MINICOM-**S7** PUTER? ? OR MICROCOMPUTER? ? OR MAINFRAME? ? OR MAIN() FRAMES -OR (MINI OR MICRO OR SUPER)() COMPUTER? ?)
- S8 4 S6(7N)(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR WORKS-TATION?? OR STATION?? OR LAPTOP? ? OR NOTEBOOK? ?) 293162 (MULTIPLE OR MANY OR SEVERAL OR PLURAL??? OR VARIOUS OR MU-59
- LTI)(3N)(STRATEG? OR TRAD??? OR RULES?? OR REGULATION? ? OR -POLICY OR POLICES OR PLAN?)
- 105335 (SATISF? OR CONFORM? OR COMPLY OR COMPLIANCE OR SUFFIC? OR S10 CORRECT? OR REMED??? OR FULFIL?)(3N)(STRATEG? OR TRAD??? OR R-ULES?? OR REGULATION? ? OR POLICY OR POLICES OR PLAN?)
- S11 73777 (INSURER? ? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY OR GUARANT?R? ?)(3N) (STRATEG? OR TRAD??? OR RULES?? OR REG-ULATION? ? OR POLICY OR POLICES OR PLAN?)
- 16454 (MEDICAL OR HEALTHCARE OR HEALTH() CARE OR PATIENT OR CLINI-S12 C?)(3N)CLAIM? ? OR NOTICE? ?(3W)(LOSS OR PAYMENT? ? OR REQUE-
- S13 16960 AU= (AMAR A? OR AMAR A? OR AMAR(2N)A? OR STONE S? OR STONE S? OR STONE(2N)S? OR PARK, E? OR PARK E? OR PARK(2N)E? OR P-ARK, T? OR PARK T? OR PARK(2N)T?)
- S14 0 S13 AND S3 S15
- 12 S3 AND S4 4 S3 AND S6 S16
- S17 8 S3 AND S9
- S18 5 S3 AND S10
- S19 14 S3 AND S11 S20 4 S7 OR S8
- S21 28 S3 NOT PY> 2000
- S22 36 S15 OR S16 OR S17 OR S18 OR S19 OR S20
- S23 19 S22 NOT PY> 2000

21/3,K/2 (Item 1 from file: 625)

DIALOG(R) File 625: American Banker Publications (c) 2008 American Banker. All rights reserved.

0189284

Illinois Sues U.S. Over Priority Status

Insurance Regulator - October 14, 1996; Pg. 1; Vol. 8, No. 39

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 685

TFXT.

...other creditors. When you send a proof of

claim, and it is ignored, they lose right to submit claims. The

federal government apparently feels it is not bound by any other

procedures."

The FPA...

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21/3,K/3 (Item 2 from file: 625)
DIALOG(R) File 625: American Banker Publications
(c) 2008 American Banker. All rights reserved.
0151621
* Gun-Shy on Health Care
American Banker - October 21, 1994; Pg. 13; Vol. 159, No. 204
WORD COUNT:
                  1,610
BYLINE:
By KAREN EPPER
...information on deductibles, co-payment requirements,
and other coverage details. The doctor could then electronically
complete
and transmit the claim form to the
insurance company, which would in turn
credit the doctor's account.
  While
21/3.K/5 (Item 4 from file: 625)
DIALOG(R) File 625: American Banker Publications
(c) 2008 American Banker, All rights reserved.
0124496
* Banc One To Pioneer Doctor Bill Payment Net
American Banker - March 17, 1992; Pg. 1; Vol. 157, No. 052
WORD COUNT:
                  649
BYLINE:
By YVETTE D. KANTROW
TEVT-
...details of a cardholder's
insurance coverage. The doctor would then use the terminal to
complete the
insurance claim and electronically transmit<
/ B> it to the insurance company.
  The insurance company, in turn, would credit the physician's...
```

21/3,K/6 (Item 5 from file: 625)

DIALOG(R) File 625: American Banker Publications

(c) 2008 American Banker. All rights reserved.

0021387

Cigna Plans to Offer Telecommunications For Insurance Agents

American Banker - October 18, 1983, Tuesday; Pg. 14

WORD COUNT:

TEXT:

...the IVANS telecommunications network.

Initially, agents will have the ability to access various application

```
and claim forms, complete them
electronically, and transmit them to the appropriate
office for processing.
 There will also be an electronic mail feature...
21/3 K/18
            (Item 7 from file: 149)
DIALOG(R) File 149: TGG Health & Wellness DB(SM)
(c) 2009 Gale/Cengage. All rights reserved.
            SUPPLIER NUMBER: 14343074 (USE FORMAT 7 OR 9 FOR FULL TEXT)
01428147
New office technology lets you get more done faster, (office automation for
 physician's clinic) (includes related articles on how a new computer
 system helped two surgeons; how to choose a computer-system
vendor)(Coping with Tougher Times, part 2)
Murray, Dennis
Medical Economics, v70, n15, p51(7)
August 9.
1993
PUBLICATION FORMAT: Magazine/Journal ISSN: 0025-7206 LANGUAGE: English
RECORD TYPE: Fulltext: Abstract TARGET AUDIENCE: Academic: Professional
WORD COUNT: 3034 LINE COUNT: 00290
    in two weeks or less. By adding a modem to your computer, you can
begin transmitting claims
right away, perhaps over one of your office's existing
phone lines (see page 54).
    "Five
...edits claims and flags areas where data are missing, so that the staff
can make corrections before
transmitting the claims to the
```

Contact your major insurers for a list of vendors approved to handle

```
21/3, IX/19 (Item 8 from file: 149)
DIALOG(R) File 149: TGG Health&Wellness DB(SM)
(c) 2009 Gale/Cengage. All rights reserved.

01377025 SUPPLIER NUMBER: 14804352 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Supplementary medical insurance benefit for physician and supplier services. (Medicare and Medicaid Statistical Supplement)
Helbing, Charles: Petrie, John T.
Health Care Financing Review, v14, nSUPP, p149(33)
Annual,
1992
PUBLICATION FORMAT: Magazine/Journal ISSN: 0195-8631 LANGUAGE: English
RECORD TYPE: Fulltext TARGET AUDIENCE: Professional
WORD COUNT: 5902 LINE COUNT: 00506
```

insurer."

```
complete and submit a standard
claim form (specified
```

by the DHHS Secretary) for Medicare beneficiaries.

No charge may be assessed for ...

21/3.K/21 (Item 10 from file: 149) DIALOG(R)File 149: TGG Health&Wellness DB(SM)

(c) 2009 Gale/Cengage. All rights reserved.

01099598 SUPPLIER NUMBER: 04138050 (USE FORMAT 7 OR 9 FOR FULL TEXT) What do pharmacists think about third party? (Drug Topics poll) Drug Topics, v130, p39(3)

Feb 17 1986

PUBLICATION FORMAT: Magazine/Journal ISSN: 0012-6616 LANGUAGE: English

RECORD TYPE: Fulltext TARGET AUDIENCE: Trade WORD COUNT: 872 LINE COUNT: 00083

pharmacist at a Southern chain said the sheer...

by poll respondents is the rules and regulations they must wade through in order to correctly submit their claims to private third-party programs. A staff

21/3 K/25 (Item 1 from file: 73) DIALOG(R) File 73: EMBASE

(c) 2009 Elsevier B.V. All rights reserved. 0073441530 EMBASE No: 1987205564

Measuring and monitoring quality in accounts receivable Jupp D.A.

LANGUAGE: English SUMMARY LANGUAGE: English

Healthcare Financial Management (HEALTHC. FINANC. MANAGE.) (United States) November 16, 1987, 41/9 (68-70+74) CODEN: HFMAD ISSN: 0735-0732 DOCUMENT TYPE: Journal: Article RECORD TYPE: Abstract

...quality measurement for the receivable cycle, the financial manager is able to identify financial risk, submit an accurate claim, and reduce the need

for costly follow-up activity, improving receivables performance for the hospital.

21/3.K/28 (Item 3 from file: 155) DIALOG(R) File 155: MEDLINE(R)

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08510409 PMID: 10283373

Measuring and monitoring quality in accounts receivable.

Jupp D A

Healthcare financial management - journal of the Healthcare Financial Management Association (UNITED STATES) Sep 1987, 41 (9) p68-70, 74,

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ISSN 0735-0732--Print Journal Code: 8215859
 Publishing Model Print
 Document type: Journal Article
 Languages: ENGLISH
 Main Citation Owner: NLM
 Record type: MEDLINE; Completed
 ...quality measurement for the receivable cycle, the financial manager is
able to identify financial risk, submit an
accurate claim, and reduce the need
for costly follow-up activity, improving receivables performance for the
hospital.
23/3,K/1 (Item 1 from file: 625)
DIALOG(R) File 625: American Banker Publications
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0189284
Illinois Sues U.S. Over Priority Status
Insurance Regulator - October 14, 1996; Pg. 1; Vol. 8, No. 39
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT:
TEXT:
...Gallanis, general counsel for the
office of the special deputy receiver.
    Fabe held that federal claims against a
failed insurer may be
subordinated under state law to claims of consumers and other
policyholders, the...
...checks from
being cut and distributed because it is asserting that federal claims
are priority claims and is failing to
resolve them, the complaint
arques.
   To demonstrate the federal government's alleged shirking of...
...other creditors. When you send a proof of
claim, and it is ignored, they lose right to
submit claims. The
federal government apparently feels it is not bound by any other
procedures."
  The EPA...
```

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(c) 2008 American Banker. All rights reserved.
0151621
* Gun-Shy on Health Care
American Banker - October 21, 1994; Pg. 13; Vol. 159, No. 204
WORD COUNT:
                 1 610
BYLINE:
```

By KAREN EPPER

23/3,K/2 (Item 2 from file: 625) DIALOG(R) File 625: American Banker Publications

```
TEXT:
```

...systems were on the front burner of public policy.

Still, the move toward standardization of insurance-

claim and payment

processing will certainly create demand for more automation. And a \$1 trillion industry that reputedly...

...information on deductibles, co-payment requirements, and other coverage details. The doctor could then electronically complete

and transmit the claim form to the insurance company, which would in turn credit the doctor's account.

While

23/3.K/3 (Item 3 from file: 625)

DIALOG(R) File 625: American Banker Publications

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0151487

* Gun-Shy on Health Care

American Banker - September 21, 1994; Pg. 13; Vol. 159, No. 204 WORD COUNT: 1.610

BYLINE:

By KAREN EPPER

TEXT:

...systems were on the front burner of public policy.

Still, the move toward standardization of insurance-

claim and payment

processing will certainly create demand for more automation. And a \$1 trillion industry that reputedly...

...information on deductibles, co-payment requirements,

and other coverage details. The doctor could then electronically complete

and transmit the claim form to the insurance company, which would in turn

credit the doctor's account.

While...

23/3 K/4 (Item 4 from file: 625)

DIALOG(R) File 625: American Banker Publications

(c) 2008 American Banker. All rights reserved.

0124496

* Banc One To Pioneer Doctor Bill Payment Net

American Banker - March 17, 1992; Pg. 1; Vol. 157, No. 052 WORD COUNT:

BYLINE:

By YVETTE D. KANTROW

TEXT:

...that, about 20% was

to cover administrative and billing costs, such as the handling of insurance claims and payment

Some banks as well as rival third-party processing companies have expressed an interest...

...details of a cardholder's

insurance coverage. The doctor would then use the terminal to complete the

insurance claim and electronically transmit<

/ B> it to the insurance company.

The insurance company, in turn, would credit the physician's...

23/3,K/5 (Item 5 from file: 625) DIALOG(R) File 625: American Banker Publications (c) 2008 American Banker. All rights reserved.

0021387

Cigna Plans to Offer Telecommunications For Insurance Agents American Banker - October 18, 1983, Tuesday; Pg. 14 WORD COUNT: 104

TEXT:

Cigna Corp.'s agency division has announced plans to offer insurance applications to selected sales agents through the IVANS telecommunications network. Initially, agents will have the ability to access various application and claim forms, complete them electronically, and transmit them to the appropriate office for processing.

23/3,K/6 (Item 1 from file: 637) DIALOG(R) File 637: Journal of Commerce (c) 2009 UBM Global Trade. All rights reserved. BRIFFS JOURNAL OF COMMERCE (JC) - April 08, 1998 By: From Wire and Staff Reports Edition: Five Star Section: TRADE Page: 6A Word Count: 622

There will also be an electronic mail feature

... Windows-based trade document software program, developed by PBB to enable users to create and transmit what the company claims will be error-free<

:/ B> documents from a desktop.

PBB will conduct a companywide test of its Year 200 readiness...

23/3,K/7 (Item 2 from file: 637)
DIALOG(R)File 637: Journal of Commerce
(c) 2009 UBM Global Trade. All rights reserved.

ICC Details Plan for Truck Reform Act TRAFFIC WORLD (TW) - october 31, 1994 By: by David M. CawthorneSpecial to Traffic World Section: COVER Page: 15

Word Count: 494

...traffic

By proposing a specific rate to a shipper, the commission said, carriers lose their right to submit undercharge claims unless they specifically state that a higher, collectively set rate is on file at the...

... now simply must show they comply with the ICC's fit, willing and able standard, comply with DOT safety regulations.

| Board have insurance on file at the agency.

The ICC also said it will shortly propose a new...

23/3,K/9 (Item 4 from file: 637) DIALOG(R)File 637: Journal of Commerce (c) 2009 UBM Global Trade. All rights reserved.

Computer Viruses Mushroom; But Insurance Is Rarely Used to Cover Damage JOURNAL OF COMMERCE (JC) - June 03, 1991

By: RUSS BANHAM Journal of Commerce Special Section: SPEC Page: 7A
Word Court: 923

TEXT

Computer viruses are spreading rapidly, but most companies appear reluctant to file insurance claims covering their loss, say insurance and computer experts.

While viruses are covered under standard electronic data-processing insurance policies, most companies rarely...

CAPTION:

23/3,K/10 (Item 1 from file: 149)
DIALOG(R)File 149: TGG Health&Wellness DB(SM)
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01846140 SUPPLIER NUMBER: 55182368 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Children's Preventive Care Use Under Two Mature Medicaid Managed Care Plans

Children's Preventive Care Use Under Two Mature Medicaid Managed Care Plans in California. Lo Sasso, Anthony T.; Gavin, Norma I.; Freund, Deborah A.

Health Care Financing Review, 19, 4, 69

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Summer.
1998
PUBLICATION FORMAT: Magazine/Journal ISSN: 0195-8631 LANGUAGE: English
RECORD TYPE: Fulltext: Abstract TARGET AUDI ENCE: Professional: Trade
WORD COUNT: 6990 LINE COUNT: 00753
     spans a period through the early 1990s, our results are still
highly relevant to current policy discussions, because
many States are only now implementing new managed care
program.; and may gain insight from the... Tape and pseudo-claims files, we
could not count services for which providers did not
submit a claim and/or
fill out the appropriate paperwork. Site visit
interviews with providers reveal that this does occur (Research...
23/3,K/11 (Item 2 from file: 149)
DIALOG(R) File 149: TGG Health & Wellness DB(SM)
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01532574
           SUPPLIER NUMBER: 14401180 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Checkup on health insurance choices. (Pamphlet)
Pamphlet by: U.S. Department of Health and Human Services, p1A(21)
Dec.
1992
DOCUMENT TYPE: Pamphlet PUBLICATION FORMAT: Pamphlet LANGUAGE: English
BECORD TYPE: Fulltext, TARGET AUDIENCE: Consumer
WORD COUNT: 5609 LINE COUNT: 00459
     children or no children -- read this booklet to find out how to
choose a health insurance plan that
best meets your needs and your pocketbook.
    Definitions of health insurance terms that you...
...you.
    You're not alone. Many people have questions about how to select a
health insurance plan. This booklet
will help you find some answers.
    Health insurance is one of your most...
...the employer pays part or all of the cost.
    Some employers offer only one health insurance
plan. Some offer a choice of plans -- a fee-for-service
plan, a health maintenance organization...
...labor union, professional association, club, or other organization you
belong to. Many organizations offer health insurance
plans to members.
    Individual Insurance
    If your employer does not offer group insurance, or if the insurance
offered is very...
...get a noncancellable policy (also called a guaranteed renewable policy),
then you will receive individual insurance under that
policy as long as you keep paying the monthly premium.
The insurance company can raise the ...
```

...money you must pay each year to cover your medical care expenses before

your insurance policy starts paying.

Exclusions -- Specific conditions or circumstances for which the policy will not provide benefits.

нмо...

...costs, use, and quality of the health care system. All HMOs and PPOs. and many fee-for-service plans, have

managed care.

Maximum out-of-pocket -- The most money you will be required pay a...

... Preexisting Condition -- A health problem that existed before the date your insurance became effective. Many insurance plans will not cover preexisting

conditions. Some will cover them only after a waiting period. Premium -- The

23/3,K/12 (Item 3 from file: 149) DIALOG(R) File 149: TGG Health&Wellness DB(SM)

(c) 2009 Gale/Cengage. All rights reserved.

01484745 SUPPLIER NUMBER: 15613604 (USE FORMAT 7 OR 9 FOR FULL TEXT) How to get a deal in a dental plan, (using dental health maintenance

organizations)

Clark Jane Bennett

Kiplinger's Personal Finance Magazine, v48, n8, p104(2)

August.

1994

PUBLICATION FORMAT: Magazine/Journal ISSN: 1056-697X LANGUAGE: English RECORD TYPE: Fulltext: Abstract TARGET AUDI ENCE: Consumer: Trade

WORD COUNT: 1524 LINE COUNT: 00123

...ABSTRACT: coverage for employees. Because premiums can be 30% below

conventional planes, employers favor them. Other insurance plans are described and

tips on selecting them are provided.

the yearly benefit is rarely capped.

OTHER CHOICES. Before you sign up for any dental

insurance plan, compare the most popular employer offerings:

* Direct-reimbursement plans. These reimburse the patient a fixed...

...claims to save money

If you're like most people filing insurance claims, you either submit each claim

right away or stick a bunch in a folder and shoot them

all off at one

23/3.K/13 (Item 4 from file: 149)

DIALOG(R) File 149: TGG Health & Wellness DB(SM)

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SUPPLIER NUMBER: 14343074 (USE FORMAT 7 OR 9 FOR FULL TEXT) New office technology lets you get more done faster. (office automation for physician's clinic)(includes related articles on how a new computer

```
system helped two surgeons; how to choose a computer-system
 vendor)(Coping with Tougher Times, part 2)
Murray, Dennis
Medical Economics, v70, n15, p51(7)
August 9.
1993
PUBLICATION FORMAT: Magazine/Journal ISSN: 0025-7206 LANGUAGE: English
RECORD TYPE: Fulltext: Abstract TARGET AUDIENCE: Academic: Professional
WORD COUNT: 3034 LINE COUNT: 00290
     types of surgery.
    A good software package can also break out extra information about
each insurance plan -- such as whether
there's a deductible or copayment, how much it is, where to...
...in two weeks or less. By adding a modem to your computer, you can begin
transmitting claims
right away, perhaps over one of your office's existing
phone lines (see page 54).
    "Five...
...edits claims and flags areas where data are missing, so that the staff
can make corrections before
transmitting the claims to the
insurer."
    Contact your major insurers for a list of vendors approved to handle
23/3.K/14
            (Item 5 from file: 149)
DIALOG(R)File 149: TGG Health&Wellness DB(SM)
(c) 2009 Gale/Cengage. All rights reserved.
           SUPPLIER NUMBER: 04369821 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Of bungled bills and clumsy claims handling.
Nelson-Horchler, Joani
Industry Week, v230, p33(2)
Sept 1,
1986
PUBLICATION FORMAT: Magazine/Journal ISSN: 0039-0895 LANGUAGE: English
BECORD TYPE: Fulltext TARGET AUDIENCE: Trade
WORD COUNT: 1492 LINE COUNT: 00138
     a Pittsburgh-based consultant with Towers, Perrin, Forster &
Crosby (TPF&C). He audits companies' health-
insurance plans not only to make sure
that hospital bills are accurate, but also to: Verify claimants...paid him
$1. He had been paid over four months previously. Postage to deny the
claim then send a
correction, mail the check to the doctor, and
(eventually) have him return it to me amounts to 88[.
    "I discovered that a claim had been erroneously
filed with the secondary insurer. I
called to warn them so they could catch it and deny it. I got...
```

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23/3,K/15 (Item 6 from file: 149)
DIALOG(R) File 149: TGG Health & Wellness DB(SM)
(c) 2009 Gale/Cengage. All rights reserved.
           SUPPLIER NUMBER: 14401180 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Checkup on health insurance choices. (Pamphlet)
Pamphlet by: U.S. Department of Health and Human Services, p1A(21)
Dec
1992
DOCUMENT TYPE: Pamphlet PUBLICATION FORMAT: Pamphlet LANGUAGE: English
RECORD TYPE: Fulltext TARGET AUDIENCE: Consumer
WORD COUNT: 5609 LINE COUNT: 00459
     children or no children--read this booklet to find out how to
choose a health insurance plan that
best meets your needs and your pocketbook.
    Definitions of health insurance terms that you...
...vou.
    You're not alone. Many people have questions about how to select a
health insurance plan. This booklet
will help you find some answers.
    Health insurance is one of your most...
...the employer pays part or all of the cost.
    Some employers offer only one health insurance
plan. Some offer a choice of plans -- a fee-for-service
plan, a health maintenance organization...
...labor union, professional association, club, or other organization you
belong to. Many organizations offer health insurance
plans to members
    Individual Insurance
    If your employer does not offer group insurance, or if the insurance
offered is very...
...get a noncancellable policy (also called a quaranteed renewable policy).
then you will receive individual insurance under that
policy as long as you keep paying the monthly premium.
The insurance company can raise the ...
...out. But it doesn't protect you from losing coverage.
    Before you buy any health insurance
policy, make sure you know what it will pay for . . .
and what it won't.
    To find out about individual health insurance
plans, you can call insurance
companies, HMOs, and PPOs in your community, or speak to the agent who
handles your...that offer protection for only one disease, such as cancer.
if you already have health insurance, your regular
plan probably already provides all the coverage you
need.
cost
   Preexisting Condition -- A health problem that existed before the date
your insurance became effective. Many
insurance plans will not cover
preexisting conditions. Some will cover them only after a waiting period.
```

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23/3.K/16
            (Item 1 from file: 444)
DIALOG(R) File 444: New England Journal of Med.
(c) 2009 Mass. Med. Soc. All rights reserved.
00118762
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Copyright 1998 by the Massachusetts Medical Society

Paying More Fairly for Medicare Capitated Care (Sounding Board)

lezzoni, Lisa I.; Avanian, John Z.; Bates, David W.; Burstin, Helen R. The New England Journal of Medicine Dec 24, 1998; 339 (26),pp 1933-1938

WORD COUNT: 05549 LINE COUNT: 00402

...higher payments for patients with leukemia. Adjusting payments to reflect the financial risks associated with various conditions should make plans more willing to enroll chronically ill persons and to reimburse physicians more fairly for caring

Although clinical risk adjustment could make capitated Medicare payments more equitable. HCFA's current plans present many challenges and ironies. At the outset, payment levels among diagnostic groups are derived from fee...

...to improve reimbursement dogged early implementation of hospital payments based on diagnosis-related groups, until various regulations were implemented (e.g., attestation requirements and validation of coding by peer-review

organizations). (Ref...objectives and recognition of the problems of generating data and ensuring their quality. (Ref. 34) Several of the health plans in

California dropped out for a variety of reasons, including concern about poor information systems...

...small, and rural health plans. It also offers the secondary advantage of encouraging plans to submit complete claims information, which is a prerequisite for a system of risk adjustment based on all diagnoses...

CITED BEFERENCES ...Rev 1995;16(4);189-99.

30. Bertko J, Hunt S. Case study: the Health Insurance Plan of California, Inquiry 1998;35:148-53.

31. Tollen L. Rothman M. Case study: Colorado...

23/3,K/17 (Item 2 from file: 444) DIALOG(R) File 444: New England Journal of Med. (c) 2009 Mass. Med. Soc. All rights reserved.

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A Randomized Trial Of Treatment Options For Alcohol-Abusing Workers (Special Article)

Walsh, Diana Chapman: Hingson, Ralph W.: Merrigan, Daniel M.: Levenson, Suzette Morelock; Cupples, L. Adrienne; Heeren, Timothy; Coffman, Gerald A.; Becker, Charles A.; Barker, Thomas A.; Hamilton, Susan K.; McGuire, Thomas G.; Kelly, Cecil A. The New England Journal of Medicine

Sep 12, 1991; 325 (11),pp 775-782

LINE COUNT: 00605 WORD COUNT: 08359

TEXT

... Archival data were collected from the records of the employee-assistance program and the hospital, insurance-carrier

claims files, and a

computerized payroll system maintained at the plant. As

Table 1 shows, we divided outcome variables into...

23/3,K/18 (Item 3 from file: 444) DIALOG(R) File 444: New England Journal of Med. (c) 2009 Mass. Med. Soc. All rights reserved.

00106357

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Health Care Rationing Through Inconvenience: The Third Party's Secret Weapon (Sounding Board)

Grumet, Gerald W. The New England Journal of Medicine

Aug 31, 1989; 321 (9),pp 607-611 LINE COUNT: 00381

WORD COUNT: 05262

TEXT

... Many strategies for the

containment of medical costs have emerged from systems of managed care -gatekeeping by...of procedures, terms, codes, or acronyms, fostering a sense of alienation and unfamiliarity with the insurance plan and its benefits, Sociologist Max Weber, who

popularized the concept of bureaucracy, noted that professional...

...their motives and technical expertise. This tendency can be seen in the rarefied terminology of insurance

planners -- ``corridor deductibles." ``disbursed

self-funded plans," `` cost-offset effects," `` per cause plans," and so forth...a claims review into a clinical review, A newsletter from Group

Health Incorporated notes: When submitting

claims for a complete Pulmonary

Function Study . . . please attach a copy of the test results to the claim

...programs and protocols of third-party payers have a strong tilt toward inhibition when approving claims. As with the fail-safe system for launching nuclear weapons, any one of a large number of negative conditions...period, a survey of 245

California patients found that those who subscribed to a prepaid

23/3,K/19 (Item 1 from file: 155) DIALOG(R) File 155: MEDLINE(R)

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13586879 PMID: 10621049 Submitting error-free claims. Zimmet M: Rosenfield S B

Contemporary longterm care (UNITED STATES) Sep 1999, 22 (9) p23,

ISSN 8750-9652--Print Journal Code: 8508328 **Publishing Model Print**

Document type: Journal Article Languages: ENGLISH

Main Citation Owner: NLM Record type: MEDLINE; Completed

Submitting error-free claims.

V. Text Search Results from Dialog

A. Abstract Databases

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- S14 5 S13 AND S1
- S15 34 S3 AND S4
- S16 27 S3 AND S5
- S17 3 S3 AND S6
- S18 27 S7 OR S8

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S19
    141 (S1:S2) AND S9
     18 S19 AND S10
S20
S21
      3 S19 AND S11
      5 S19 AND S12
S22
S23
       86 S15 OR S16 OR S17 OR S18 OR S20 OR S21 OR S22
S24
      11 S23 NOT PY> 2000
     15 S3 NOT PY> 2000
S25
S26 0 S12 AND S14
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27/3.K/5 (Item 5 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2009 Thomson Reuters, All rights reserved.

0003013729

WPI ACC NO: 1984-101215/198416

Patient medical insurance verification and processing system - entering into local terminal patent service code and transmitting to central

computer which uses code to determine claim payment

Patent Assignee: PRITCHARD L E (PRIT-I) Inventor: PRITCHARD L E

Patent Family (3 patents, 14 countries)

Patent Application

Number Kind Date Number Kind Date Update WO 1984001448 A 19840412 WO 1983US1480 A 19830927 198416 B

FP 120077 A 19841003 EP 1983903333 A 19830927 198440 E US 4491725 A 19850101 US 1982426982 A 19820929 198503 E

Priority Applications (no., kind, date): US 1982426982 A 19820929

Patent Details

Number Kind Lan Pg Dwg Filing Notes WO 1984001448 A EN 45 10 National Designated States, Original: DK FI JP

Regional Designated States, Original: AT BE CH DE FR GB LU NL SE

EP 120077 A EN

Regional Designated States, Original: AT BE CH DE FR GB LI LU NL SE Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...is then utilized to determine the insurance claim payment for that

particular patient service. The < B> claim payment amount for the medical

service is then transmitted back to

the local entry terminal for use by the service provider

and patient. The service provider and patient can then...

Claims:

27/3,K/9 (Item 1 from file: 583) DIALOG(R)File 583: Gale Group Globalbase(TM) (c) 2002 Gale/Cengage. All rights reserved.

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09289571
Baltimore wins keys contract for Medicare
 AUSTRALIA: BALTIMORE BAGS GOVERNMENT DEAL
The Australian (XAA) 09 May 2000 p.37
Language: ENGLISH
... based information in a secure and protected environment. The technology
also enables medical staffs to fill and
submit their Medicare claim in easier
and faster way. Baltimore is the first foreign firm to secure the deal...
27/3,K/10 (Item 2 from file: 583)
DIALOG(R) File 583: Gale Group Globalbase(TM)
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09084324
Cable & Wireless PLC
 US: MCI WORLDCOM SUED BY CABLE & WIRELESS
Wall Street Journal Europe (WSJ) 06 Apr 1999 p.5
Language: ENGLISH
...is being taken to court in the US by Cable & Wireless of the UK over
claims that it failed to
complete the transfer of Internet
business to the UK company. Cable & Wireless acquired MCI's Internet
assets in
27/3,K/11 (Item 3 from file: 583)
DIALOG(R) File 583; Gale Group Globalbase(TM)
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06583417
Strakhovshchiki boyatsya klientov
 RUSSIA: INSURERS FORM SECURITY ASSOCIATION
Kommersant-Daily (XFL) 11 Feb 1998 p.11
Language: RUSSIAN
... insurance companies have established a security association in order to
prevent losses caused by illegal insurance reimbursement
claims. For example, insurance
payments to unscrupulous clients
```

27/3,K/13 (Item 5 from file: 583) DIALOG(R)File 583; Gale Group Globalbase(TM)

accounted for about 10% of total US\$ 3 mn payments in 1996. Among members

06508566
Insurers act to stop claims over millenium bomb
UK: INSURERS PROTECT THEMSELVES FROM MILLENNIUM
Financial Times (FT) 20 Aug 1997 p.16
Lanquage: ENGLISH

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of...

... of claims resulting from the millennium. Cornhill Insurance, who underwrites extended warranties, is the first insurance company to limit claims from the expected disruption to computer clocks and certain other electrical goods. Insurance companies are also concerned that commercial companies will...

27/3,K/14 (Item 6 from file: 583) DIALOG(R)File 583: Gale Group Globalbase(TM) (c) 2002 Gale/Cengage. All rights reserved.

05905032

Insurance fraud faces crackdown
UK: ABI SYSTEM TO COMBAT INSURANCE FRAUD
The Independent (TI) 20 Nov 1993 p.47
Language: ENGLISH

The Association of British Insurers (ABI) has established a computer-based system aimed at reducing fraudulent insurance claims. The Comprehensive Loss Underwriting Exchange (Clue) will record household insurance claims (later this will be extended to motor...

27/3,K/15 (Item 7 from file: 583)
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02852284

INTERNATIONAL AIRCRAFT UPGRADE CONSIDERED
US/EUROPE - INTERNATIONAL AIRCRAFT UPGRADE CONSIDERED
Aviation Week & Space Technology (AVW) 31 July 1989 p71-78
ISSN: 0005-2175

... known as Sextant Avionics, has been set up by. Crouzet, Aerospatiale, SFENA and Thomson-CSF claim they can jointly submit a complete line of products for any modernisation programme, including displays, sensors, communications equipment visualization and navioation...

27/3,K/22 (Item 5 from file: 474) DIALOG(R) File 474: New York Times Abs

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00052102 NYT Sequence Number: 052100691007

(NYC Planning Comm drafts zoning change aimed at restoring some measure of profit to business of owning landmark; will allow owner of landmark to build larger structures on nearby plots than law normally allows; added profit he would make through zoning change is intended to compensate for loss of not being able to alter landmark; 'transfer of development rights' could take place after owner has been prevented by Landmarks Preservation Comm from developing site of landmark by either demolishing structure or building above It; comm's counsel Norman Marcus says change may also weaken upcoming suit by Penn Central Co seeking right to erect

office tower atop Grand Central Terminal; proposal is latest in series of steps taken by Lindsay adm to prevent co from erecting structure; Marcus says change will strengthen landmarks law because it will force owner to seek alternative of transferring development

rights before he could claim econ

hardship; amendment will extend area to any lot in chain owned by same concern; change seen aimed at Penn Central; seen working to its advantage since it is expected that co's properties will be developed fully within next decade; Marcus says in Grand Central area floor area of bldg may not exceed 18 times area of its lot if structure includes plaza; says terminal would be counted as plaza since its floor-area ratio is now 1.5 and remaining 16.5 may be distributed among other sites; notes amenities that may result from change) New York Times, Col. 4, Pg. 34

Tuesday October 7 1969

...says change will strengthen landmarks law because it will force owner to seek alternative of transferring development rights before he could claim econ

hardship; amendment will extend area to any lot in chain owned by same concern

27/3,K/24 (Item 1 from file: 6)

DIALOG(R) File 6: NTIS

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2148131 NTIS Accession Number: AVA18278-SS00/XAB

Understanding Medicare - A Medicare Program Overview - 1990 Health Care Financing Administration, Washington, DC.

Corp. Source Codes: 053013000

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...a) what is medicare, (b) medicare's hospital insurance, (c) medicare's medical insurance, (d) submitting a medical insurance claim. (e) your right of appeal and (f) where to get answers.